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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1613316029 Fee: \$60.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/12/2016 12:32 PM Pg: 1 of 12

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 29-05-413-018-0000

Address:

Street: 14535 S. Halsted Street

Street line 2:

City: Riverdale

State: IL

ZIP Code: 60827

Lender: Patricia Strauss

Borrower: RJN Auto Body, Inc.

Loan / Mortgage Amount: \$150,194.02

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the application was taken by an exempt entity.

Certificate number: F579B7C1-99B3-437F-931B-1A77754EA0BA

Execution date: 2/17/2016

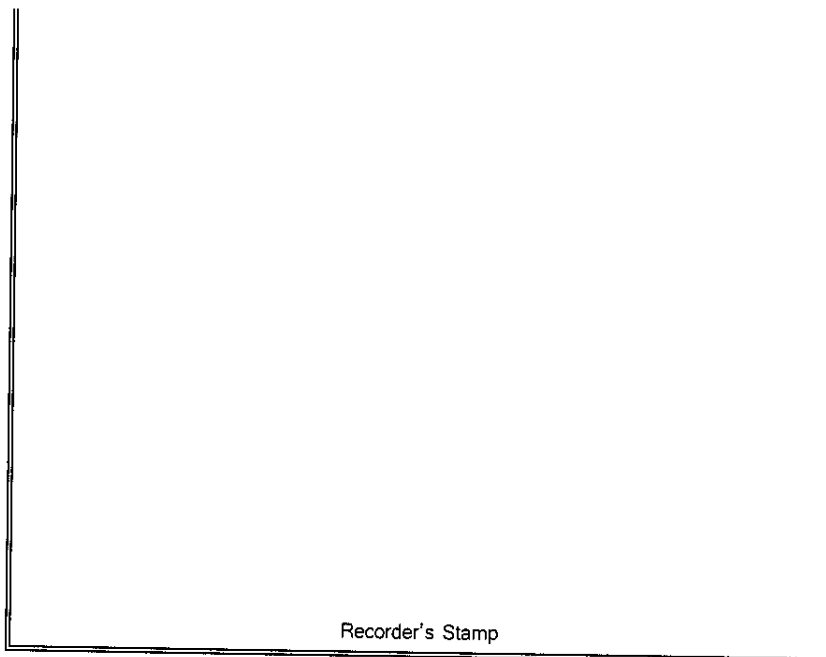
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MORTGAGE

MAIL TO:

Ashack Law Group
P.O. Box 526
Oak Forest, IL 60452



Recorder's Stamp

MORTGAGE

This Mortgage is dated March 1, 2015, between R/JN AUTO BODY, INC., an Illinois corporation, ("Grantor"), whose address is 14535 S. Halsted Street, Riverdale, Illinois 60827; and PATRICIA STRAUSS, ("Lender"), whose address is 12754 Anandbrook Dr., Orland Park, Illinois 60467.

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages and conveys to Lender all of Grantor's right, title and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures, all appurtenances and all rights relating to the real property located in Cook County, State of Illinois (the "Real Property"):

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

The Real Property or its address is commonly known as 14535 S. Halsted Street, Riverdale, Illinois 60467.

The property tax identification numbers of the Real Property is: 29-05-413-018-0000, 29-05-413-019-0000; 29-05-413-020-0000; 29-05-413-021-0000; 29-05-413-022-0000; 29-05-413-023-0000; 29-05-413-024-0000

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to the Rents from the Real Property.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage:

Borrower. The word "Borrower" means RODNEY STRAUSS.

Grantor. The word "Grantor" means R/JN AUTO BODY, INC., an Illinois corporation. The Grantor is the mortgagor under this Mortgage.

Improvements. The word "Improvements" means without limitation all existing and future buildings, structures, facilities, additions and similar construction, under, upon or within the Real Property.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means PATRICIA STRAUSS. The Lender is the mortgagee under this Mortgage.

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MORTGAGE

(Continued)

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Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender, and includes without limitation all assignment provisions relating to the Rents.

Note. The word "Note" means that certain Promissory Note dated March 1, 2015, in the original principal amount of \$150,194.02 from Borrower to Lender, together with all renewals of, extensions of, modifications of and substitutions for the Note or agreement. The interest rate on the Note is 2.00 percent.

Property. The word "Property" means the Real Property.

Related Documents. The words "Related Documents" means and include the Promissory Note, executed in connection with this Mortgage.

Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Real Property.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS, IS GIVEN TO SECURE PAYMENT OF THE INDEBTEDNESS AND PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE AND IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall perform all of Grantor's obligations.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor covenants and agrees to the following provisions:

Duty to Maintain. Grantor shall maintain the Property in first class condition and promptly perform all repairs and maintenance necessary to preserve its value.

Hazardous Substances. Grantor represents and warrants that to the best of Grantor's knowledge the Property never has been, and never will be so long as this Mortgage remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous substance, as those terms are defined in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA") or similar federal or state law. Grantor agrees to indemnify and hold harmless Lender against any and all claims and losses resulting from a breach of this provision of the Mortgage.

Nuisance, Waste. Grantor shall neither conduct or permit any nuisance nor commit or suffer any waste of the Property or any portion thereof, including without limitation removal, or alienation by Grantor of the right to remove, any timber, minerals (including oil and gas), or soil, or gravel or rock products.

Removal or Modification of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property unless Grantor make arrangements reasonably satisfactory to Lender to replace any Improvements which Grantor proposes to remove with Improvements of at least equal value. Grantor shall not perform any significant modifications to the improvements without the prior written consent of the Lender.

Lender's Right to Enter. Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Property provided Lender shall give at least twenty-four hours notice (except in the case of emergency, in which case notice, shall be given as soon as possible).

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MORTGAGE

(Continued)

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Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender, and includes without limitation all assignment provisions relating to the Rents.

Note. The word "Note" means that certain Promissory Note dated March 1, 2015, in the original principal amount of \$158,434.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of and substitutions for the Note or agreement. The interest rate on the Note is 2.00 percent.

Property. The word "Property" means the Real Property.

Related Documents. The words "Related Documents" means and include the Promissory Note, executed in connection with this Mortgage.

Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Real Property.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS, IS GIVEN TO SECURE PAYMENT OF THE INDEBTEDNESS AND PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE AND IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall perform all of Grantor's obligations.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor covenants and agrees to the following provisions:

Duty to Maintain. Grantor shall maintain the Property in first class condition and promptly perform all repairs and maintenance necessary to preserve its value.

Hazardous Substances. Grantor represents and warrants that to the best of Grantor's knowledge the Property never has been, and never will be so long as this Mortgage remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous substance, as those terms are defined in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA") or similar federal or state law. Grantor agrees to indemnify and hold harmless Lender against any and all claims and losses resulting from a breach of this provision of the Mortgage.

Nuisance, Waste. Grantor shall neither conduct or permit any nuisance nor commit or suffer any waste of the Property or any portion thereof, including without limitation removal, or alienation by Grantor of the right to remove, any timber, minerals (including oil and gas), or soil, or gravel or rock products.

Removal or Modification of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property unless Grantor make arrangements reasonably satisfactory to Lender to replace any Improvements which Grantor proposes to remove with Improvements of at least equal value. Grantor shall not perform any significant modifications to the improvements without the prior written consent of the Lender.

Lender's Right to Enter. Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Property provided Lender shall give at least twenty-four hours notice (except in the case of emergency, in which case notice, shall be given as soon as possible).

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Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or surety bond (reasonable satisfactory to Lender) to protect Lender's interest.

Duty to Protect. Grantor shall do all other acts, in addition to those acts set forth above in this section, that from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer of all or any part of the Real Property, without the Lender's prior written consent. A "sale or transfer" means the conveyance of title to the Real Property or any right, title, or interest therein; whether legal or equitable; by outright sale; deed; installment sale contract; land contract; contract for deed; sale, assignment or transfer of any beneficial interest in or to any land trust holding title to the Real Property; or any other method of conveyance of Real Property interest; provided however that "sale or transfer" shall not include the lease or mortgage of the Real Property.

TAXES AND LIENS.

Payment. Grantor shall pay when due all taxes, special taxes, assessments, water charges and sewer charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage, except for the lien of taxes and assessments not due, and except as otherwise provided in the following paragraph.

Evidence of Payment. Grantor shall upon demand furnish to Lender evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

PROPERTY DAMAGE INSURANCE.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of thirty days prior written notice to Lender.

Application of Proceeds. Grantor shall promptly notify Lender of any loss of or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen days of the casualty. Lender may, at its election, apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default hereunder. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used to pay any amounts owing to Lender.

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under this Mortgage or other mortgages in favor of the Lender or other agreement. If Lender holds any proceeds after payment in full of all Indebtedness, such proceeds shall be paid to Grantor.

Unexpired Insurance at Sale. Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any sheriff's sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

EXPENDITURES BY LENDER. If Grantor fails to comply with any provisions of this Mortgage or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender may, at its option upon ten days' written notice to Borrower, on Grantor's behalf take the required action and any amount that it expends in so doing shall be added to the Indebtedness. Amounts so added shall be payable on demand with interest from the date of expenditure until paid at the Note rate. The rights provided for in this section shall be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. By taking the required action, Lender shall not thereby cure the default so as to bar it from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE

Title. Grantor warrants that it holds merchantable title to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in any policy of title insurance issued in favor of, and accepted by, Lender in connection with this Mortgage or a leasehold interest that is subordinate to this Mortgage.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at its expense provided Grantor and Lender shall first submit the claim to Mortgagee's Title Insurance Company. Grantor may be the nominal party in such proceeding but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by it from time to time to permit such participation.

Compliance with Laws. Grantor warrants that to the best of his knowledge its use of the Property complies with all existing applicable laws, ordinance, and regulations of governmental authorities.

CONDEMNATION.

Application of Net Proceeds. If all or any part of the Property is condemned, Lender may at its election require that all or any portion of the net proceeds of the award to be applied to the Indebtedness. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, or Lender in connection with the condemnation.

Proceedings. If any proceedings in condemnation are filed, Grantor shall promptly notify Lender in writing and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered, to Lender such instruments as may be requested by it from time to time to permit such participation. Grantor shall pay all reasonable costs, expenses and attorneys fees incurred by Lender in connection with Lender's participation in any condemnation proceedings.

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SECURITY AGREEMENT; FINANCING STATEMENTS.

Security Agreement. This instrument shall constitute a security agreement to the extent of any of the Rents and Lender shall have all the rights of a secured party under the Illinois Uniform Commercial Code. This instrument shall constitute an assignment of all rents now or hereafter paid or to be paid with respect to the Improvements of any portion thereof. Lender shall have the right to require all payors of rents to make such payments direction to Lender. Notice of Lender's exercise of this right, by reference to this paragraph, shall be sufficient to release such payor from any liability to Grantor or Borrower with respect to the payments thereafter made directly to Lender.

Security Interest. Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Rents. In addition to recording this Mortgage in the Real Property records, Lender may, at any time and without further authorization from Grantor, file copies or reproductions of this Mortgage as a financing statement as to the assignment of Rents.

Addresses. The mailing address of Grantor (debtor) and the mailing address of Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Illinois Uniform Commercial Code) are as stated on the first page of this Mortgage.

FULL PERFORMANCE. If at any time permitted under this instrument and under the Note, Grantor pays all of the Indebtedness imposed upon Grantor under this Mortgage and the Note, Lender shall execute and deliver to Grantor a suitable release of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents.

DEFAULT. The following shall constitute events of default:

Default on Indebtedness. Borrower fails to make any payment when due on the Indebtedness.

Default on Other Payments. Failure of Grantor within the time required by this Mortgage to make any payment for taxes or insurance, or for any other payment required under the "Taxes and Liens" paragraph.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Mortgage, the Note or in any of the Related Documents. If such a failure is curable and if Grantor has not been give a notice of a breach of the same provision of this Mortgage within the preceding twelve months, it may be cured (and no event of default will have occurred) if Grantor, after receiving written notice from the Lender demanding cure of such failure: (a) cures the failure within fifteen days; or (b) if the cure requires more than fifteen days, immediately initiates steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

False Statements. Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor under this Mortgage, the Note or the Related Documents which is, or at the time made or furnished was, knowingly false in any material respect.

Defective Collateralization. This Mortgage or any of the Related Documents ceases to be in full force and effect (including failure of any collateral documents to create a valid and perfected security interest or lien) at any time and for any reason.

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Default in Favor of Third Parties. A default by Grantor under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Grantor's property or Grantor's ability to repay the Note or Grantor's ability to perform Grantor's obligations under this Mortgage or any of the Related Documents.

Death. The death of Borrower.

Foreclosure, Forfeiture, Etc. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any of the Property.

Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

Existing Indebtedness. A default under any Existing Indebtedness or under any instrument on the Property securing any Existing Indebtedness or under any instrument on the Property securing any Existing Indebtedness or commencement of any suit or other action to foreclosure any existing lien on the Property.

Adverse Change. A material adverse change occurs in Borrower's or Grantor's financial condition, or Lender believes the prospect of payment or performance of the indebtedness is impaired.

Insecurity. Lender reasonably deems itself insecure.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any event of default (unless cured as provided above) and at any time thereafter, Lender may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable.

UCC Remedies. With respect to all or any part of the Rents, Lender shall have all the rights and remedies of a secured party under the Illinois Uniform Commercial Code.

Mortgage in Possession. Lender shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgagee in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

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Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Tenancy at Will. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at will of Lender or the purchaser of the Property and shall pay while in possession a reasonable rental for use of the Property.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or by law.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and on any appeal if the appeal is successful. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including successful efforts to modify or vacate any automatic stay or injunction). Borrower also will pay any court costs, in addition to all other sums provided by law.

NOTICES TO GRANTOR AND OTHER PARTIES. Any Notice under this Mortgage, including without limitation any Notice of Default and any Notice of Sale to Grantor, shall be in writing and shall be effective when actually delivered or, if mailed, shall be deemed effective on the third day after being deposited as either first class mail, registered or certified mail, postage prepaid, directed to the addresses shown at the top of page 1. Any party may change its address for notices by written notice to the other parties. Lender requests that copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage be sent to Lender's address, as shown near the top of the first page of this Mortgage. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage.

Amendments. This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration of or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Multiple Parties. All obligations of Grantor and Borrower under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor, and all references to Borrower shall mean each and every Borrower. This means that each of the persons signing below is responsible for all obligations in this Mortgage.

Waivers and Consents. Lender shall not be deemed to have waived any rights under this Mortgage (or under the Related Documents) unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. Non-enforcement by Lender of a provision of this Mortgage shall not constitute a waiver of or prejudice Lender's right otherwise to demand strict compliance with that provision or any other provision. No prior delay by Lender in enforcing its rights under this Mortgage, nor any course dealing between Lender and Grantor or Borrower, shall constitute waiver of any of Lender's rights or any of Grantor or Borrower's obligations as to any future transactions. Whenever consent by Lender is

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MORTGAGE

(Continued)

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required in this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

Successors and Assigns. Subject to the provisions stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

Applicable Law. This Mortgage has been delivered to Lender in the State of Illinois. The law of that state shall be applicable for the purposes of construing and determining the validity of this Mortgage and, to the fullest extent permitted by the law of any state in which any of the Property is located, deeming the rights and remedies of Lender on default. The laws of the State of Illinois shall control whether the Property may be sold without judicial foreclosure.

Time of Essence. Time is of the essence of this Mortgage.

Waiver of Homestead Exemption. Grantor hereby releases and waives the benefit of the homestead exemption as to all Indebtedness secured by this Mortgage.

Waiver of Right of Redemption. Notwithstanding any of the provisions to the contrary contained in this Mortgage, Grantor hereby waives, to the extent permitted under 735 ILCS 5/15-1601(b) or any similar law existing after the date of this Mortgage, any and all rights of redemption on Grantor's behalf and on behalf of any other persons permitted to redeem the Property.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Severability. The unenforceability or invalidity of any provision or provisions of this Mortgage as to any persons or circumstances shall not render that provision or those provisions unenforceable or invalid as to any other persons or circumstances, and all provisions of this Mortgage, in all other respects, shall remain valid and enforceable.

Grantor Acknowledges Having Read All Provisions of This Mortgage, And Grantor Agrees to Its Terms.

GRANTOR:

RJN AUTO BODY, INC.

By: Rodney P. Strauss
Rodney Strauss, President

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MORTGAGE

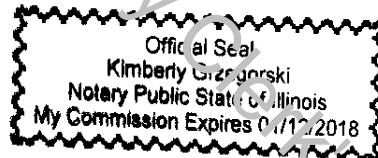
(Continued)

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that RODNEY STRAUSS, PRESIDENT of RJN AUTO BODY, INC., personally known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal, this 1st day of March, 2015.

Kimberly Grzegorski Notary Public



This Document Prepared By:
James T. Ashack
Ashack Law Group
P.O. Box 526
Oak Forest, Illinois 60452
(708) 535-8700

RE:RJNAuto-Strauss-Mortgage:kg

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EXHIBIT "A"

LEGAL DESCRIPTION

LOTS 20 THRU 26 (EXCEPT THE EAST 8 FEET OF ALL OF SAID LOTS) IN BLOCK 30 IN BRANIGAR BROTHERS' GREENFIELD, A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST ¼ OF SECTION 5, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF THAT PART OF THE SOUTHWEST 1/4 OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE ILLINOIS CENTRAL RAILROAD, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office